Breaking

Superstorm Sandy was expected to rage through Central and Eastern Canada Monday night after hitting the U.S. For storm coverage, turn to pages 6 & 7, and visit metronews.ca for a photo gallery and updates.

GET PSY-CHED!

BEACH PSY OR ELEVATOR PSY?
DO HALLOWEEN GANGNAM STYLE PAGES 4 & 5

SASKATOON metro®

Tuesday, October 30, 2012

News worth sharing.

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Senator's wife: I'm not just that 'crazy Air Canada lady'

In the air. Maygan Sensenberger seeks to change perceptions after flight-disturbance incident en route to Saskatoon in August

As her face flashed across television screens throughout the Saskatoon airport's boarding area, Maygan Sensenberger slunk a little lower into her seat.

An aspiring actress and model, she'd always dreamed of being famous. Just not like this.

All Sensenberger, 23, wanted to do was get home to Ottawa after pleading guilty to causing a disturbance on an Air Canada flight she took in August along with her 69-year-old husband, Liberal Sen. Rod Zimmer.

But her sensational case — she was accused at one point of threatening to kill her husband — had attracted intense media scrutiny and public interest. Even pictures from her Facebook page were reprinted around the world.

So here she was, sitting in the departure lounge, her face splashed on television. Total strangers were snapping cellphone photos. Airports, once her favourite places, were suddenly a lot less fun.

"It gave me a taste of what travelling is going to be like," Sensenberger said during a recent interview in her husband's Senate office.

"Are people sitting around me thinking I'm the crazy Air Canada lady?"

As a child, Sensenberger dreamed not of infamy, but of stardom, play-acting roles from movies in her bedroom. Nor did she imagine herself falling in love with a man four decades her senior.

"He was raised right by his parents; he's not a cradle robber or whatever the mean names they have.... But after a while, we had to be, 'It is what it is.'" THE CANADIAN PRESS

Trial

- Sensenberger was charged with endangering the safety of an aircraft, uttering threats and causing a disturbance.
- The first two charges were eventually dropped and she was given a 12-month suspended sentence with probation after pleading guilty.

A different kind of fame

Acting aspirations

Together with Liberal Sen. Rod Zimmer's Senate assistant, Maygan Sensenberger had been working on a plan for months to launch a local acting and modelling career before trying to break into bigger markets.

She started sending out head shots, and soon landed her first acting role in a short independent film about a country ruled entirely by women.

She followed that up with a role in another independent movie where she plays a gay woman who reconnects with her father.

The Air Canada incident might be what Sensenberger is known for now, but it won't be how she's remembered, she vows. THE CANADIAN PRESS

Maygan Sensenberger, wife of Sen. Rod Zimmer, takes part in an interview on Parliament Hill on Oct. 25. The 23-year-old pleaded guilty to causing a disturbance on an Air Canada flight in August, but she's vowing that won't be how she's remembered. SEAN KILPATRICK/THE CANADIAN PRESS

Atch a man with a plan

Mayor Don Atchison lays out his P3 Plan for the city — people, pavement and progress — at the city-council induction ceremony PAGE 3

It's a funny story ...

SNL alum Jim Breuer is among the comedians dishing on family, marriage and dating in a relationship-based Just for Laughs tour PAGE 9

Punk'd!

Don't be fooled by the photos, says Mila Kunis — she isn't expecting Ashton Kutcher's kid PAGE 10

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New city council inducted

On the table. Mayor Don Atchison targets people, pavement and progress in new P3 Plan

JANE CAULFIELD
jane.caulfield@metronews.ca

Last night's city-council induction ceremony saw Mayor Don Atchison and 10 newly elected ward councillors take an oath, each pledging to serve and represent the city of Saskatoon responsibly and ethically.

"They are looking out for the city's 250,000 hearts and souls ... and will make good, sound decisions that are appropriate for the city," said Don Atchison in an interview.

And it's those very hearts and souls that Atchison is looking out for in his P3 Plan, announced during the ceremony.

The P3 Plan focuses on three areas that Atchison sees as key elements to ensuring a vibrant city: people, pavement and progress.

"No great city can succeed without its greatest resource — its people," said Atchison.

The plan will serve as a way to keep council focused on a common goal of ensuring balanced growth over the four-year term, while addressing current issues and responding to the needs of the people within the city.

"We want to sustain our growth while encouraging it and managing it in a balanced way," said Atchison.

Atchison said he is looking forward to working with this term's group of councillors.

Quoted

"No great city can succeed without its greatest resource — its people."

Mayor Don Atchison

Online

For more local news go to metronews.ca

Mayor Don Atchison, right, was officially sworn into office by Chief Justice Martel Popescul at last night's city-council induction ceremony. Once inducted as the city's mayor, Atchison swore in 10 ward councillors, each of whom took an oath to serve and represent the city responsibly and ethically. JANE CAULFIELD/METRO

Ceremony

Gathering of the officials

While the Induction Ceremony, marked with choirs and bagpipes, is the first official gathering of the newly elected council, councillors will be gathering Thursday and Friday for orientation.

"There will be a lot of information about meeting procedures and governance ... and updates from administration on where we are at with specific projects," said city clerk Joanne Sproule.

The orientation is also an opportunity for the city's three new city councillors to meet the returning seven.

Council's newest additions are Troy Davies,Ward 4; Eric Olauson, Ward 8; and Zach Jeffries, Ward 10.

Returning councillors are Darren Hill, Ward 1; Pat Lorje, Ward 2; Ann Iwanchuk, Ward 3; Randy Donauer, Ward 5; Charlie Clark, Ward 6; Mairin Loewen, Ward 7 and Tiffany Paulsen, Ward 9. METRO

911 call

Man beaten, found naked on street

Saskatoon police are investigating an attempted murder after a 22-year-old man was found naked and injured on Sunday morning.

Police say at roughly 6:30 a.m. they received a 911 call with reports of a man lying at the corner of Avenue S South and 20th Street West. He was taken to hospital by MD ambulance with life-threatening injuries.

Police say his condition is improving and investigators believe the man was beaten inside a home in the 300 block of Avenue S South.

The investigation is ongoing.

MORGAN MODJESKI/METRO

Health

Reopening date of flu clinics to be made clear soon

Saskatchewan Health Minister Dustin Duncan says the province expects to know in a day or so when flu shot clinics can reopen.

THE CANADIAN PRESS

Meadow Lake

Sudden deaths lead to RCMP investigation

Members of the Meadow Lake RCMP are investigating two suspicious sudden deaths.

The investigation comes after police responded to a weapons complaint involving an armed person sitting in a vehicle in the 1400 Block of Bishop Pascal Place in Prince Albert.

The Prince Albert Police SWAT team responded to this call and the suspect was taken into custody.

The investigation is ongoing and at this time police are not releasing the identities of the two bodies found. METRO

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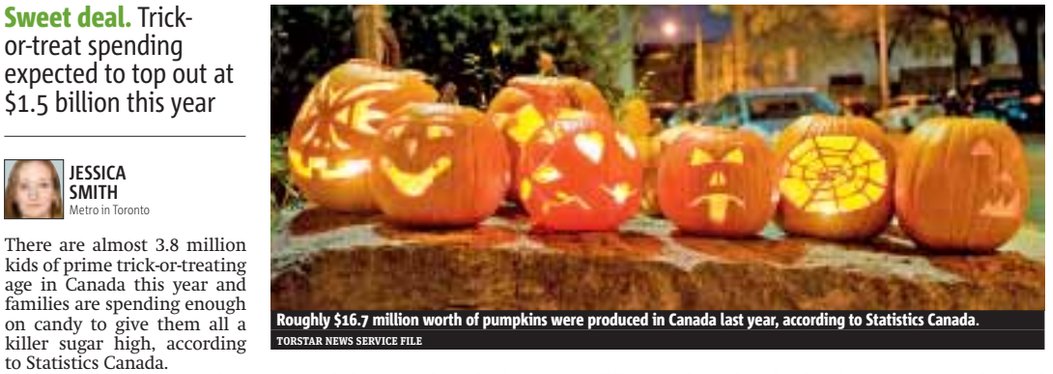
Halloween lights up retailers' eyes, too

Sweet deal. Trick-or-treat spending expected to top out at $1.5 billion this year



Roughly $16.7 million worth of pumpkins were produced in Canada last year, according to Statistics Canada. TORSTAR NEWS SERVICE FILE

JESSICA SMITH
Metro in Toronto

There are almost 3.8 million kids of prime trick-or-treating age in Canada this year and families are spending enough on candy to give them all a killer sugar high, according to Statistics Canada.

Canadians are expected to spend $1.5 billion on Halloween-related purchases again this year, as they did in 2011, according to Consolidated Credit Counseling Services of Canada.

Candy, confectionery and snack food sales skyrocket every October, according to Statistics Canada, which publishes a list of Halloween statistics every year. Sales totaled $355.9 million in October 2011, almost $80 million higher than the average month of sales that year.

Even pumpkins play a significant role in the Canadian economy in the fall, with $16.7 million worth produced in Canada last year, according to Statistics Canada.

According to the Bank of Montreal, Halloween is helping Canadians boost retail spending higher this year than last.

"Retailers have enjoyed some growth despite a challenging economy and mixed signals from consumers throughout this year. We expect retail sales for the month of October to be up slightly more than 2 per cent from a year ago for a total of $39.5 billion," said Doug Porter, Deputy Chief Economist, BMO Capital Markets.

By the numbers

$75

In a poll conducted in September, the Retail Council of Canada found Canadian households with children plan to spend an average of $75 on Halloween purchases this year.

$24

The study found people who live alone intend to spend an average of $24.

75-100%

Half of the people polled said they plan to spend 75 to 100 per cent of their budget on candy.

Popping on costumes of pop culture icons most popular way to celebrate

Masks of American presidents flew off the shelves of a popular Toronto costume shop this year — but prime minister masks are harder to find.

Malabar, a theatrical costume and dance shop, was so packed with costume hunters on the weekend before Halloween they hired security, which controlled a lineup that went out to the street.

Alana Sambey, a dancewear expert who becomes a Halloween costume expert every fall, said the store's elaborate masks are always popular.

"There's always political stuff, they want Obama or Bush — he's really popular — and (Bill) Clinton," she said. "They sold out pretty fast."

Customers often ask for Canadian politician masks — especially of Stephen Harper — but the store hasn't found a manufacturer that makes them, she said.

This year's most popular costumes are Catwoman and Bane from the Dark Night Rises, Sambey said. Superheroes of all kinds — from the current movies or timeless comics — are always popular, she said.

"People come in looking to be inspired," she said. "But I love when people are making their own costumes. When they say they're looking for this and this, and avoid buying a packaged costume, I love helping them out."

JESSICA SMITH/METRO IN TORONTO

Dancewear expert Alana Sambey holds up a Bane costume at Malabar on Monday morning. JESSICA SMITH/METRO IN TORONTO

U.S. presidents — Obama, Clinton and Bush — remain a popular costume choice north of the border. PHOTO ILLUSTRATION: DAVID VAN DYKE/METRO; PHOTOS: GETTY IMAGES FILES

DON'T

Absolutely don't try any of these when it comes to your Halloween costume:

1. **Be a racist.** At the Campbellford Royal Canadian Legion hall in 2010, one man went as a Ku Klux Klan member and another went in blackface, wearing a noose. They won "best costume." The president of the legion, who was not at the event, later issued an apology.
2. **Be a Nazi.** In 2005, Prince Harry dressed up as a Nazi at a costume party. It's not any more appropriate at Halloween.

GETTY IMAGES FILE

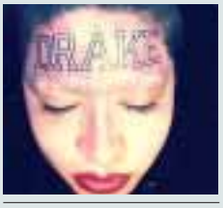
3. **Go naked.** It's probably also a bad idea to "dress up" as Prince Harry in Vegas — at least if you plan on going out in public.
4. **Be a perv.** Some pre-made Halloween costumes are truly atrocious. "Dr. Howie Feltersnatch, gynecologist" may give you a giggle when you read his name tag — but not everyone's going to laugh.
5. **Go in blackface.** At a homecoming pep rally in Waverly, N.Y., this fall, three white students put on blackface and re-enacted Chris Brown beating Rihanna. Neither blackface nor domestic abuse make for great Halloween costumes.
6. **Be a "Happy priest" or "Sexy nun."** Package costumes for women that take religious figures and cultural stereotypes and make them "sexy" for women and add a fake erection for men are bound to offend.

Not everyone will find a sexy nun costume funny. ISTOCK

DO

Try out one of these great #lastminutecostume suggestions from Metro readers:

- @rangina told us she bought $2 eyeliner to become "the woman who tattooed DRAKE on her forehead." A woman from L.A. did just that in 2011 and the photos of her real, permanent tattoo went viral.



- For the less controversial, try @mlo10's suggestion. She tweeted, "@metrotoronto paperbag princess! Inside out leaf bag, rope, and a tiara."

Michelle Janzso tweeted this photo of her Paper Bag Princess costume. CONTRIBUTED

- The politically inclined can be Clint Eastwood at the Republican Convention. Wear a suit, bring a chair. That way if you end up alone at the party, you still have someone to talk to.

Going out in Gangnam Style

Psy says he'll be dressing his best this Halloween because his fans from around the world will be dressing up as him.

The South Korean rapper of Gangnam Style fame, whose real name is Park Jae-sang, went on Reddit last week to answer questions from fans on everything from how he and his family are handling his speedy rise to global fame to what he'll be wearing on Oct. 31.

"I heard my costume is costume of the year, so this Halloween I gotta dress more classy, as classy as possible," he wrote, adding that South Korea doesn't celebrate Halloween.

Psy will be performing for the first time in Canada Tuesday night at the Kool Haus in Toronto, as part of a promotion for Samsung. The first 25 people at the door with a Galaxy device and the best five Psy impersonators will be let in, but all of the other tickets have been given away, according to the phone company.

If dressing up as Psy and the other characters from Gangnam Style proves to be as popular as the music video, there may be millions of Psy Oppa's out tomorrow night. Good thing there are a number of looks to chose from.

Playground/Beach Psy: You'll need: Pink shorts, white collared shirt, orange ascot or silk scarf, tortoiseshell sunglasses, and glass of cola to spit everywhere.

Psy in the stables: You'll need: A black suit or tux, black shirt, white bow tie, black shades, black and white oxfords, a talent for horse dancing.

Garbage Psy: You'll need: A blue blazer, black shades, black pants, white shirt, black bow tie and some friends who are willing to throw garbage at you.

Psy in the sauna: You'll need: A blue towel, black shades and little modesty.

Gangnam Girl: You'll need: A flowing white shirt, white socks and sandals, and sparkly shorts (or shorts, sequins and a glue gun).

Yelling at yoga butt Psy: Adventurous couples will need: Black suit jacket, black shades, black bow tie, khakis, a white sleeveless shirt and yoga gear.

Nong Chul and Psy in the elevator: To be comedian Nong Chul you'll need: Straw hat, lime green T-shirt and a hole punch, white shorts and some fabric pens, construction paper, glue and a necklace chain, black sandals.

To be Psy you'll need: A black suit, black bow tie, black shades and a healthy level of comfort with the friend who is going as Chul.

PHOTO ILLUSTRATION: DAVID VAN DYKE/METRO; PHOTO: GETTY IMAGES FILE

JESSICA SMITH/METRO IN TORONTO

People walk down a flooded street as superstorm Sandy moves up the coast on Monday in Atlantic City, N.J. Gov. Chris Christie's emergency declaration shut down the city's casinos, and 30,000 residents were ordered to evacuate. MARIO TAMA/GETTY IMAGES

Welcome to Sandy land

Faster, stronger than expected. A Toronto woman is killed by flying debris as high winds whip the city

Superstorm Sandy slammed into the New Jersey coastline and hurled a record-breaking four-metre surge of seawater at New York City on Monday, roaring ashore after washing away part of the Atlantic City boardwalk and putting the presidential campaign on hold.

At least 10 deaths were blamed on the storm — they were in New Jersey, New York, Maryland, Pennsylvania and Connecticut. Police in Toronto said a woman was killed by a falling sign as high winds closed in on the city.

Just before its centre reached land, the storm was stripped of hurricane status, but the distinction was purely technical, based on its shape and internal temperature. It still packed hurricane-force wind, and forecasters were careful to say it remained every bit as dangerous to the 50 million people in its path.

The National Hurricane Center announced at 8 p.m. that Sandy had come ashore near Atlantic City. The sea surged a record of nearly four metres at the foot of Manhattan.

Later Monday night, New York City Mayor Michael Bloomberg said backup power was lost at New York University hospital and the city was working to move people out. Few parts of lower Manhattan still had power, he added. There were also a large number of fires reported from downed power lines.

As it closed in, Sandy knocked out electricity to more than 1.5 million people and figured to upend life for tens of millions more. It smacked the boarded-up big cities of the northeast corridor, from Washington and Baltimore to Philadelphia, New York and Boston, with stinging rain and gusts of more than 135 km/h.

As it made its way toward land, it converged with a cold-weather system that turned into a fearsome superstorm, a monstrous hybrid consisting not only of rain and high wind but of snow. Forecasters warned of six-metre waves bashing into the Chicago lakefront and up to 90 centimetres of snow in West Virginia.

Hundreds of thousands of people were under orders to move to higher ground. The storm knocked out electricity to more than a million people, and storm damage was projected at $10 billion to $20 billion, meaning it could prove to be one of the costliest natural disasters in U.S. history. THE ASSOCIATED PRESS

Labelling

"Nature doesn't really give a darn what we call it."

Chris Landsea, of the National Hurricane Center, on Sandy being a difficult storm to label because it began to lose its tropical characteristics as it hit shore

FOR PHOTO GALLERIES AND THE LATEST STORM UPDATES, VISIT METRONEWS.CA

What should be added to Buzzfeed's Absolute Worst Things In The World list? A mangled umbrella. A pedestrian struggles with his in Baltimore on Monday. JOSE LUIS MAGANA/THE ASSOCIATED PRESS

Survival kits — do you have one?

The Canadian Red Cross says Sandy has potential to be the most widespread weather emergency since the ice storm of 1998.

- But the organization polled 1,000 Canadians and found 38 per cent of us do not have an emergency kit that could see us through 72 hours.

Vessel made in Canada

Captain still missing after crew abandons ship near N.C.

A Canadian-built replica 18th-century sailing vessel got caught in Sandy's wrath and began taking on water Monday, forcing the crew into lifeboats in rough seas near North Carolina.

The U.S. Coast Guard rescued 14 people by helicopter and spent much of the day searching for two missing crew members.

One of them, 42-year-old Claudene Christian, was taken to hospital where she was pronounced dead, according to reports. Rescuers continued to search for the missing captain of the HMS Bounty, 63-year-old Robin Walbridge. Both Christian and Walbridge were wearing survival suits designed to help keep them afloat and protected from cold waters for up to 15 hours.

Earlier in the day, coast guard rescue swimmer Randy Haba helped pluck several crew members off a 7.6-metre life raft.

"It's one of the biggest seas I've ever been in. It was huge out there," Haba said. THE ASSOCIATED PRESS

Sandy's economic forecast: Plenty of short-term pain

Weathering the storm. Despite current havoc, hurricane's effect on overall growth will be offset by reconstruction

A woman carries bags back to her car after visiting a storm-proofed grocery store — which boarded its windows, but stayed open for business — in Sayville, N.Y., on Monday ahead of Hurricane Sandy. The superstorm assaulted the U.S. East Coast Monday, forcing the shutdown of mass transit, schools and financial markets, sending coastal residents fleeing, and threatening a dangerous mix of high winds and soaking rain. JASON DECROW/THE ASSOCIATED PRESS

Airlines cancelled thousands of flights and stranded travellers. Insurers braced for damages of up to $5 billion US. Retailers expected shrunken sales.

Hurricane Sandy is causing disruptions for companies, travellers and consumers. But for the overall economy, damage from the storm will likely be limited. And any economic growth lost to the storm in the short run will likely be restored once reconstruction begins, analysts say.

Preliminary estimates are that damage will range between $10 billion US and $20 billion US. That could top last year's Hurricane Irene, which cost $15.8 billion US.

If so, Hurricane Sandy would be among the 10 most costly hurricanes in U.S. history. But it would still be far below the worst — Hurricane Katrina, which cost $108 billion US and caused 1,200 deaths in 2005.

"Assuming the storm simply disrupts things for a few days and it doesn't do significant damage to infrastructure, then I don't think it will have a significant national impact," Mark Zandi, chief economist at Moody's Analytics, said Monday. The economic impact could be more severe if the storm damages a port or a major manufacturing facility such as an oil refinery, Zandi noted. THE ASSOCIATED PRESS

Financial markets

Storm surges into earnings season

A number of major U.S. companies postponed quarterly earnings reports scheduled for Monday and Tuesday, as Hurricane Sandy barrelled into the U.S. East Coast and caused the first unplanned shutdown of financial markets since Sept. 11, 2001.

The New York Stock Exchange, Nasdaq and CME Group in Chicago closed Monday. The last time the NYSE closed for a weather event was in 1985, when Hurricane Gloria hit the East Coast.

Stock trading will be closed in the U.S. for a second day Tuesday as the hurricane moves inland. THE ASSOCIATED PRESS

Budget officer. Slower growth could take $22B bite out of economy

Canada's budget watchdog says slower growth will sap about $22 billion annually from the country's economy.

Parliamentary Budget Officer Kevin Page says in a new report that he anticipates economic growth will brake to an annual rate of 1.6 per cent in the second half of this year, after slowing to 1.8 per cent in the first half.

He's not much more optimistic going forward, forecasting tepid growth rates of 1.5 per cent in 2013 and two per cent in 2014. That's at the bottom of most economic forecasts and well below the Bank of Canada's projections of growth rates of 2.2 per cent in 2012 and 2.3 and 2.4 per cent in the two years after that.

The PBO says the removal of government stimulus has robbed about one percentage point of growth from the economy. At the weaker levels, the PBO says Canada's nominal gross domestic product, from which Ottawa derives tax revenues, will be $22 billion lower annually. THE CANADIAN PRESS

Coffee wars. McDonald's wants piece of daily grind

McDonald's will launch take-home ground coffee on Nov. 5, a product that will be exclusively available in Canada.

Each bag is priced at $6.99 for 340 grams, in a shot aimed at the chain's biggest competitors, Tim Hortons and Starbucks. "They're very successful companies and they've got great connections with consumers," said John Betts, president and chief executive of McDonald's Canada. "We had to do something dramatic." THE CANADIAN PRESS

McDonald's will start selling bags of ground coffee at its restaurants in Canada. COURTESY OF MCDONALD'S

Package delivery. UPS predicts record holiday

UPS expects to deliver 527 million packages between U.S. Thanksgiving and Christmas this year, surpassing last year's record high by 10 per cent.

The world's largest package-delivery company estimates 28 million of those will be delivered on Thursday, Dec. 20 — projected to be the busiest day of the year. That's nearly double what the U.S.-based company moves on an average day.

By the numbers

28M

UPS expects to deliver 28 million packages on Thursday, Dec. 20, which is projected to be its busiest day of the year.

To handle the big jump, UPS plans to hire 55,000 seasonal workers to sort, load and deliver packages. That's the same number it hired last year. THE ASSOCIATED PRESS

Online payments

PayPal eliminates 325 positions

PayPal says it is cutting 325 full-time jobs in a move to streamline the business. The company, a unit of eBay Inc., also said Monday that it is ending jobs with about 120 independent contractors worldwide.

PayPal had 3,200 workers before Monday's cuts, which have been expected and were reported by The Associated Press earlier this month. The company says the cuts are primarily in PayPal's product and technology organizations. THE ASSOCIATED PRESS

Market Minute

DOLLAR 99.92¢ (-0.28¢)

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ON CONTENTIOUS COMMAS AND THE IMPORTANCE OF GRAMMAR

SHE SAYS...
Jessica Napier
metronews.ca

I went to a party a few months ago with a number of friends including a fellow writer. In true nerdy, English-loving fashion, we spent half the night discussing our stance on a common grammatical debate: the serial comma. She was for, I was against; it got quite ugly.

Those who are passionate about punctuation will understand the dispute regarding whether or not a comma needs to precede the final item in a list.

Consider these two phrases:

"My favourite colours are red, white and blue."

"My favourite colours are red, white, and blue."

Omitting the final comma in the series doesn't change the meaning at all, but I find the second sentence a little awkward to read. Ultimately, the serial comma (or Oxford comma if you're a Vampire Weekend fan) is more of a stylistic issue than anything else. Interestingly, it may be a colonial issue as well: The British are far more likely to use the serial comma than their North American counterparts.

Are you bored yet?

Grammar lessons are something we all vaguely recall from our grade-school days: chalkboards filled with dull rules about comma splicing and guidelines for capitalizing nouns. Many of these lessons have been forgotten in an age of auto-corrected predictive texting and Internet speak, TBTH.

Language 101

When you can have an entire conversation using emoticon characters — those adorable picture icons — is there really a place for your grandfather's dusty copy of The Elements of Style?

When you can have an entire conversation using emoticon characters — those adorable picture icons — is there really a place for your grandfather's dusty copy of The Elements of Style?

There are still some folk who relish in grammatical nitpicking, but no one really likes those condescending know-it-alls who make a habit of correcting you when you use "who" instead of "whom" and roll their eyes at dangling modifiers.

But, while it might be dry, learning how to use the correct linguistic tools and conventions can also be a very empowering thing. Grammar gives you the power to say the things you want to say the way you intend to say them.

Totalling 448 pages, The Canadian Press Stylebook is a little impractical to carry around with you, but online sites like Grammar Girl are excellent resources for the grammatically challenged. Writer Mignon Fogarty offers brief tips, and answers questions about common grammatical mistakes or confusions such as the difference between affect and effect and when to use i.e. instead of e.g.

Grammar isn't sexy or exciting, but it can help transform passive sentences into active statements and give us more control over the way we communicate with one another.

Be not afraid of grade-school-grammar-lesson flashbacks. ISTOCK

That's using one's head

ANITA MARIC/NEWSTEAM

Human feat

No headache for extreme balancer

This chap needs to be level-headed to do this stunt.

British grandad John Evans balances a 90-kilogram cement mixer on his head at a charity show near the English city of Derby.

Evans, 65, first discovered his talent in the 1960s when, as a labourer, he would stack 24 bricks on a floorboard and balance it on his head as he climbed up and down ladders. METRO

Q & A

'Strongest neck in the world'

The Guinness World Record holder from the town of Ilkeston, England, spoke to Metro.

How did you balance this hefty-looking thing?
First, a forklift hoists the mixer above my head. Then the lift lowers and places it on top of my head and I start walking backwards about three metres away from the forklift, while holding the plywood on top. Slowly I let go and balance it for a minimum of 10 seconds, before returning to the lift.

Have you had an accident before?
Never. Since I started this over 20 years ago, I have built up the bones and muscles in my neck. I have the strongest neck in the world — I don't think anyone else can do these extreme balancing acts.

The most difficult was balancing a Mini Cooper car, because if it were to fall I wouldn't have time to jump out of the way — the car would crush me!

So no health scares?
Well, my neck has shrunk a bit! I weigh over 130 kilograms myself, (am) diabetic and have one eye, so it's quite remarkable that I can do this sort of thing.

Balancing act

He must be headstrong

Twenty years after his first balancing act as a labourer, he started putting heavy objects on his head for entertainment.

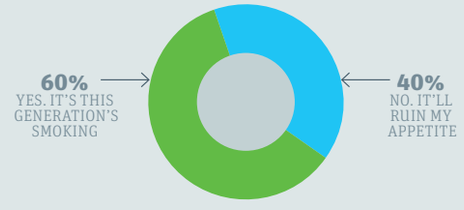
Now, he has 33 Guinness World Records, has travelled the world showing off his talent, and has appeared on The Tonight Show with Jay Leno.

"No one else in the world can do what I do," he said while holding a homemade Tardis (phone booth) on his head during his most recent stunt. METRO

Metropolitan Panel

Register at metropolitanpanel.ca and take the quick poll

Should junk food carry warning labels?



Twitter

@pclothespress:
Help me Michel Pagliaro you're my only hope.

@smilingsandra:
I am in favour of a strong economy. I want to provide a home and food for my family. I'd vote #Romney

@heather_mo:
I always wondered where bobby pins went to die. Then I discovered the hole in the lining of my purse.

@PiwapinMcKay:
It is full blown winter here in #saskatoon people. #goawaysnow

@Craigleo:
Saskatoon you need more burritos. #feedme

@AllisonMcNeill:
Enjoyed meeting the passionate women's basketball community in Saskatoon. Incredible support! Great coaches clinic on Sunday afternoon too

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DVD review

Alfred Hitchcock: The Masterpiece Collection

Director. Alfred Hitchcock

●●●●●

Trying to figure out the logic behind any Alfred Hitchcock DVD boxed set can be as suspenseful as one of the master shocker's films. Alfred Hitchcock: The Masterpiece Collection isn't all that different from the similarly titled set released in 2005, except for two important things. It's now in the high-definition Blu-ray format, and it includes North by Northwest, curiously missing from the first release. These two things make this a masterpiece collection worthy of the name, even if we might lament the continuing MIA status of Notorious, Strangers on a Train and Dial M for Murder. This one does a solid job of canvassing a six-decade career that began with silence in the 1920s and continued through "the talkies" and technicolour, up to the studio system's demise in the 1970s. Three films are from the 1940s (Saboteur, Shadow of a Doubt, Rope), five from the '50s (Rear Window, The Trouble With Harry, The Man Who Knew Too Much, Vertigo, North by Northwest), five from the '60s (Psycho, The Birds, Marnie, Torn Curtain, Topaz) and two are from the '70s (Frenzy, Family Plot). Most of the man's best work is here, including Vertigo, recently voted the greatest film of all time by Sight & Sound's poll of critics.

PETER HOWELL

Jim Breuer is just one of the comedians taking part in the Just For Laughs Relationship tour. GETTY IMAGES

Breuer hits the road

Just For Laughs tour. Relationships tour has former SNL funnyman join up with a handful of other comedians for shows across Canada

MARK BRESLIN
scene@metronews.ca

Saturday Night Live alum Jim Breuer is among the comedians touring the country this month as part of Just For Laughs' relationship-based comedy tour. The tour, which runs through Nov. 25, also features John Heffron, Debra DiGiovanni, Tom Papa and Godfrey. Metro recently had the opportunity to chat with Breuer about marriage, rock 'n' roll and who is the biggest partier on the tour.

I'm looking at your official 8-x-10 and I can see that you're sporting some serious man cleavage. Now, is this the image of a family man with a wife and three daughters? You have a sexy, come hither kind of look in your eyes.
Yes, I kind of look a little buff — the "I think I'm still kind of cool and I want chicks to think I'm cool and hot" look. I don't think comics ever let that go. I think this was a year ago, a year and a half ago this picture was taken. I was in the best shape of my life and I think we were using the 8-x-10 for some TV or film we were trying to get.

What does your wife think of that picture? Does she approve?
My wife thinks that's a good picture. But I do have to take a new one where I'm in a suit. The other one that people used was this green corny shirt and I looked soft, I can't stand that picture. But with this one I wanted something a little more edgy, just a little "not sure what you're going to get from this guy"

Speaking of "edgy," how hard is it to reconcile your heavy metal comedy tour with your current relationship material?
Well, I usually open up with 10 minutes of being a heavy metal dad. And going to see concerts at my age, which is absolutely impossible. Now, what you just touched upon is that I did some heavy metal comedy last year as part of the Metallica thing in Germany — a couple of dates in the north east, and it confused audiences. Young people came and flipped out and lost it! Some people thought they were coming to see Jim Breuer just doing standup. So they were decked out for the night and wondering why they were there to see a rock concert. It made me realize I have to completely separate the two.

Sounds like you miss the rock n' roll stuff.
As soon as I'm done with the Canadian tour, I'm going to work for a New York show which is just a hard rock comedy show and we'll be on tour in 2013. We're in rock clubs and people clearly know you're not coming to sit down to watch a theatrical standup show.

You're touring on a relationship themed show with Deb DiGiovanni, Godfrey, and John Heffron. Which one of you is the wild one on the tour?
I'm married with three kids so that stuff is behind me. But I've gotta say it's Godfrey. That man is wild!

You were on SNL for four years in the late '90s. Who were your favourite co-stars on the cast?
I loved working with everyone, but if I had to pick one, I'd have to say Norm MacDonald.

Get your laughs...

To find out when the tour starts dishing out relationship advice in your city, visit hahaha.com/comedytour

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We would like to welcome
TREVOR DONALD
BScPT, Dip. Manip. P.T., FCAMT, CAFCI, CSCS
Trevor brings with him 11 years of experience in treating musculoskeletal injuries. He is a *Certified Strength and Conditioning Specialist* as well as a credentialed *Acupuncturist.* His talents will add to the high level of patient care we focus on in our clinic.
Trevor invites his previous clients to see him in his new facility and will be accepting new clients as well.
Jason Flaman BScPT — Cert. Sport. P.T., Dip. Manip. P.T., FCAMT — jasonflaman@shaw.ca
Trevor Donald BScPT — Dip. Manip. P.T., FCAMT, CAFCI, CSCS — t.donald@shaw.ca
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METRO DISH

OUR TAKE ON THE WORLD OF CELEBRITIES

Joe Simpson ALL PHOTOS GETTY IMAGES

Gossip on the green: Joe playing with someone his own age?

The reports dogging Joe Simpson that he's recently come out of the closet to his family and has been carrying on an affair with a 21-year-old man appear to be effecting his golf game. According to Radar Online, Simpson didn't play with his usual partner at his weekly outing. "Everyone noticed that after reports surfaced that Joe was gay, he didn't play with his regular young, good-looking friend this past Saturday, but played with someone much, much older," a source tells the website. "Joe has always played golf at his swanky club MountainGate on Saturdays at 12:30 p.m. with a much younger, 20-something male, who isn't a member. Joe's golfing buddy is extremely good looking and Joe is very, very secretive about his identity. Joe never writes the guest's name on the sign-in sheet and never allows any other members to join in while they play golf, which is very, very odd."

Fairway friends

Everyone noticed ... he didn't play with his regular young, good-looking friend this past Saturday, but played with someone much, much older.

A source speaking to Radar Online

When Lindsay met Sally: Lohan feeling lax about pseudonymed storm

While the East Coast braced for the arrival of Hurricane Sandy, at least one star wasn't too concerned. "Why is everyone in such a panic about the hurricane?" asked Lindsay Lohan on Twitter, adding that she's calling it Sally instead of Sandy. "Stop projecting negativity! Think positive and pray for peace."

The Word

Kunis ain't carrying Kutcher's bundle of joy, but maybe soon?

Mila Kunis' rep insists that the actress is not pregnant with boyfriend Ashton Kutcher's child despite photos from a recent outing that appear to show the actress sporting a growing baby bump, according to the Daily Mail. "She is not expecting," her rep tells the newspaper. But that doesn't mean motherhood is out of the question for the Friends with Benefits star, who expressed her desire to be a parent earlier this year in an interview with Glamour. "I do want a family. I'd rather be in love and have a baby than a movie," she said.

Angelina Jolie

The Brangelina bunch go on a Halloween hunt

Angelina Jolie hit a Halloween superstore near Los Angeles this weekend for a bit of last-minute shopping with three of her kids, according to Us Weekly. The actress showed up with daughter Shiloh and four-year-old twins Knox and Vivienne, picking up toys and costumes for the kids. "Angelina looked amazing. She definitely looked really healthy and she was really sweet. A few fans came up to her and she was beyond nice to them and talked to every single one of them," A source says. "They were there for close to an hour and they had a pretty large purchase." Among the items purchased was a unicorn costume for Vivienne that she wore out.

Justin Bieber

Biebs likes his body art: More tats for popstar teen

Justin Bieber has added yet another tattoo to his growing collection of body art. The pop star posted a photo to Instagram over the weekend showing off an owl inked on his forearm. It's the second tattoo the singer has added in less than two months, following a crown tattooed on his chest last month. The 18-year-old got his first tattoo — a bird silhouette on his hip — when he was 16.

Twitter

@EllenBarkin
Just a random question...do you think anyone has fallen in love over twitter? I mean aside from me, several times.

@JonahHill
I think I'm gonna be "Slutty Mitt Romney" for Halloween.

@kirstiealley
Note to women over 50 who are losing weight... don't get too damn skinny or you'll look like a spider monkey.. pleasantly lean is better..:)

@ConanOBrien
The best perk of being a celebrity? I'm allowed to use 141 characters in my tweets. No, I don't feel like proving it.

NOW HIRING

Clip Gunnin

Saskatoon's Finest New Styling Establishment Is Hiring!!

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- Are you tired of whispering to your clients in a "pin drop" atmosphere?
- Do you feel as though your hair styling ability has outgrown your mediocre work space?
- Is your current shop filled with a bunch of "drama queens"?

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MORTGAGE SERVICES

Keeping your little ghosts and goblins safe this Halloween

Trick-or-treat. New apps allow you to keep tabs on your kids without looking over their shoulder as they gather goodies

DOROTHY ROBINSON
Metro World News

You'd never let your child go to a stranger's house unattended any other time of year, so why should Halloween be any different?

Nancy A. McBride, the national safety director for the Center for Missing & Exploited Children in the U.S., says children should be accompanied by a parent or trusted adult and walked to the door by the parent to receive treats.

"Know the neighbourhood in which you plan to trick-or-treat. Pick houses that you feel comfortable letting your child visit. Do not visit homes that are isolated or poorly lit," she says.

Make sure your child is able to see and move easily in his or her costume.

"Consider having your child carry a flashlight so that they can see more easily and are easily seen," she notes.

And even if your child is old enough to go out without your supervision, always make sure he or she is in a group.

If you're still nervous, there are several tracking apps that can provide an extra layer of security to keep track of your children via cellphone without being intrusive. The Snap Secure Geo-fence for Android sets a virtual boundary.

"If they stray from that perimeter, or don't return to a specified location within a certain period of time, it automatically sends you an email alert," says Jiren Parikh, CEO of Snap MyLife, the developer of the app.

Their other app is the Snap Secure Family Locator.

"(It) lets you check in on their exact location at any time, in real-time, by using your own mobile device or web dashboard," he notes.

Finally, keep in mind there are different ways to celebrate the holiday that don't involve going to strangers' houses.

"I'm a big fan of organizing a home or community party as an alternative to trick-or-treating," says McBride.

Pick houses your kids feel safe going to trick-or-treat. ISTOCK PHOTOS

Stay safe

Not only do you have to get your kid a costume, but you also have to make sure it won't hurt them. Here is some advice from the ACEP, a national medical specialty society in the U.S. representing emergency medicine. The society wants to make sure your kid stays out of the emergency room this Halloween.

- **Costumes.** Avoid costumes that could cause children to trip, such as baggy pants, long hems, high heels and oversized shoes. Also, make sure they don't obstruct the child's sight or vision and they are made out of flame-resistant materials, such as nylon or polyester.
- **Visible.** Add reflective tape to costumes so your child is more visible to motor vehicles, and avoid dark colours. Check accessories such as swords, knives, wands and other pointed objects. Make sure they are made from flexible materials and have dulled edges on all sides.

More tips

Additional safety tips for Halloween

- **Tip No.1.** Be sure children do not approach any vehicle, occupied or not, and make sure they get away quickly if someone gets out of a vehicle and starts to approach them.
- **Tip No.2.** Children should never enter a home without their parent's permission.
- **Tip No.3.** Teach your child to say, "No!" or "This is not my mother/father!" in a very loud voice if someone tries to get him or her to go somewhere.

Your mother's health myths debunked

Research. Answering how to avoid catching colds and if the five second rule is actually a good standard

LINDA CLARKE
Metro World News

It's not like we'd ever want to argue with our grandmas or moms — but, really, does going outside with wet hair really give you a cold? Dr. Josh Kosowsky, who co-authored When Doctors Don't Listen, did some research and came up with answers for us.

Going outside with a wet head gives you a cold
"I want to believe this because experientially it feels like it's true. But it turns out it's not. Short periods of being outside with wet hair or scalp won't give you a cold."

Indoor tanning boosts your vitamin D
"Exposure to sunlight does promote vitamin D, but is ultraviolet light in a tanning bed the same thing? The risk of skin cancer from using them makes it a bad idea."

Eating carrots improves your vision and turns your skin orange
"Both of these are true. That doesn't mean eating a bushel of carrots every day gives you X-ray vision and you'd need to eat ridiculous amounts to turn orange. But carrots do contain beta-carotene, which the body turns into vitamin A, which is necessary for healthy vision."

Standing by a microwave gives you cancer:
"This one has been pretty much debunked. The likelihood of radiation leaking from a microwave oven is trivial."

Cracking your knuckles gives you arthritis
"I tell my kids this all the time simply because it's really annoying! But there's no known correlation."

Carrots are proven to improve your vision. ISTOCK PHOTOS

Food dropped on the floor is OK to eat before five seconds pass
"You don't need to be a doctor to work that out. There's nothing legitimate about it. But much of what we eat is contaminated by bacteria. Our hands have bacteria. Our stomach acid kills most bacteria."

Tender chicken mingles with rice noodles & sesame sauce

ROSE REISMAN
for more, visit
rosereisman.com

This stir-fry is outstanding with rice noodles, but it's also good over rice, couscous or linguini.

Chicken thighs are more tender and flavourful than the breast, but you can use either. Dipping the chicken in the soy and cornstarch mixture keeps it very moist.

1. For the chicken, place the diced chicken, soy sauce and cornstarch in a bowl; stir until well combined. Add oil to a non-stick wok and place over medium heat. Sauté the chicken for 4 minutes, until almost cooked. Remove from the pan and set aside. Wipe out the pan.

2. For the sauce, combine the stock, vinegar, soy sauce, sugar, molasses, cornstarch, sesame oil and chili paste in a small bowl; stir until well combined.

3. Cook the noodles in boiling water for 2 minutes or just until tender. Drain and set aside.

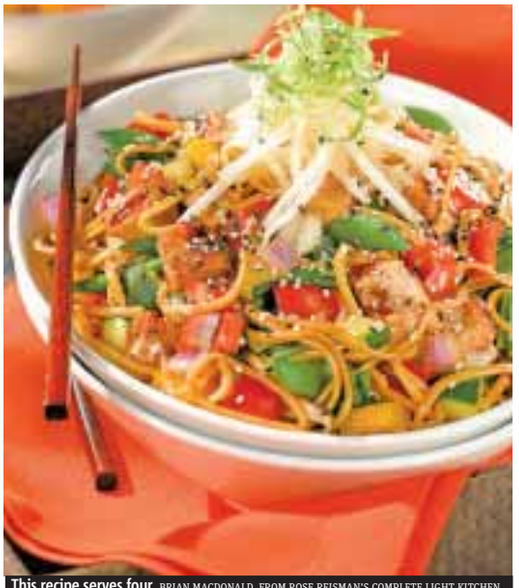
Ingredients

Chicken
- 1 lb boneless, skinless chicken thighs, diced
- 1 tbsp low-sodium soy sauce
- 1 tbsp cornstarch
- 2 tsp vegetable oil

Sauce
- 1/2 cup chicken stock
- 2 tbsp rice vinegar
- 3 tbsp low-sodium soy sauce
- 2 tbsp brown sugar
- 2 tbsp molasses
- 1 tbsp cornstarch
- 2 tsp sesame oil
- 1 tsp hot chili paste

Base
- 6 oz medium rice noodles
- 1 1/2 cups thinly sliced red bell pepper
- 1 1/2 cups thinly sliced snow or sugar snap peas
- 1/3 cup chopped cilantro
- 2 tsp sesame seeds, toasted
- fresh bean sprouts

4. Respray the wok with cooking oil and place over medium heat. When hot, add the bell peppers and peas. Sauté for 2 minutes, then stir in the sauce and chicken. Cook, stirring, for about 1 minute, until the sauce has thickened. Add the rice noodles and heat thoroughly, about 2 minutes. Serve on a large platter garnished with cilantro or parsley and sesame seeds. Scatter bean sprouts over top. **ROSE REISMAN'S COMPLETE LIGHT KITCHEN (WHITECAP BOOKS)**



This recipe serves four. BRIAN MACDONALD, FROM ROSE REISMAN'S COMPLETE LIGHT KITCHEN (WHITECAP BOOKS)

Health Solutions

Protein punch

NUTRI-BITES
Theresa Albert
DHN, RNCP
myfriendinfood.com

Are you getting enough protein? On average, adult women need about 46 grams and men need about 56 grams. (This average changes with your age, gender, size and activity level or nursing and pregnancy status.)

More isn't always better since your body can only make use of the exact amount it needs, and any extra can put a strain on your kidneys.

North Americans tend to get enough, so the burning question is: Do we get enough of the right source?

Here are protein sources and amounts. Choose more from the leaner end at the top of this list, as they tend to offer added health benefits and few downsides.

- **5 oz/30 g fish (mostly good fats)**
- **1/2 cup/7 g beans (great for fibre)**
- **1/2 cup/8.5 g edamame (soy beans)**
- **2 tbsp/4 g almond butter (good fats and fibre)**
- **3 oz/6 g extra firm tofu**
- **2 oz/14 g cheddar cheese (but it contains 220 calories and 18 g fat)**
- **5 oz/40-60 g of meat, chicken or pork (watch for saturated fat and cholesterol)**

Most experts agree that it is better to vary the source and spread the yummy throughout the day rather than obtaining a big meaty wallop all in one go. (Sorry, Steak Frites). **THERESA ALBERT IS AN AUTHOR AND NUTRITIONIST AT ROSEDALEWELLNESS.COM IN TORONTO. SHE IS @THERESAALBERT ON TWITTER AND FOUND DAILY AT MYFRIENDINFOOD.COM**

Chicken fajitas. Have guests assemble their own

1. In a large frying pan, heat 10 ml (2 tsp) of the oil over medium-high heat; cook onion, peppers and corn, stirring occasionally, for 3 minutes or until almost tender. Stir in garlic, salt and pepper; cook for 1 minute longer. Stir in vinegar. Transfer to a large serving bowl; cover to keep warm.

2. Wipe frying pan clean with paper towel. Heat remaining 5 ml (1 tsp) oil over medium heat; add chicken strips and cook for 1 minute, stirring, until hot. Sprinkle with lime juice. Transfer to a small serving bowl.

3. Place cheese in a bowl. Arrange tortillas on a platter. Let family members make their own fajitas. Serve garnished with lime wedges, if desired. **THE CANADIAN PRESS/PRESIDENT'S CHOICE**

Ingredients

6 portions

- 15 ml (1 tbsp) vegetable oil, divided
- 1 each small onions, sweet red and yellow pepper, thinly sliced
- 1 ear corn, husked, kernels removed, or 125 ml (1/2 cup) canned kernel corn
- 1 clove garlic, minced
- 1 ml (1/4 tsp) each salt and ground black pepper
- 15 ml (1 tbsp) red wine vinegar
- 500 g (1 lb) chicken strips
- 15 ml (1 tbsp) fresh lime juice
- 340 g (3/4 lb) Tex-Mex shredded cheese
- 1 pkg (390 g) whole-grain tortillas
- Lime wedges (optional)

Gingersnap cookies steal spotlight in succulent sauce

Marinating chicken in a seasoned brine guarantees tender results. Inspired by traditional sauerbraten, the sauce for this recipe features carrots, onions and garlic. An unusual touch is the addition of crushed gingersnap cookies to thicken. Serve this dish with herbed fluffy mashed potatoes.

This recipes serves four to six. THE CANADIAN PRESS/HANDOUT

Ingredients

- 1.25 kg (2 1/2 lb) skinless bone-in chicken drumsticks and thighs (9 or 10 pieces)

Brine
- 125 ml (1/2 cup) fancy molasses
- 30 ml (2 tbsp) liquid honey
- 30 ml (2 tbsp) each chopped fresh sage and thyme leaves
- 30 ml (2 tbsp) coarse sea salt
- 1 ml (1/4 tsp) pepper

Sauce
- 15 ml (1 tbsp) vegetable oil
- 1 large onion, finely diced
- 4 medium carrots, peeled and thinly sliced
- 2 cloves garlic, finely minced
- 375 ml (1 1/2 cups) sodium-reduced chicken broth
- 75 ml (1/3 cup) gingersnap cookie crumbs
- 30 ml (2 tbsp) apple cider vinegar
- 2 ml (1/2 tsp) each chopped fresh sage and fresh thyme leaves
- 2 ml (1/2 tsp) pepper

1. Brine: Fit large resealable plastic bag in a large bowl. In separate bowl, combine molasses, honey, sage, thyme, salt, pepper and 500 ml (2 cups) cold water; pour into bag. Add chicken; seal and refrigerate for a minimum of 2 hours or up to 12 hours.

2. Discard brine; pat chicken dry with paper towel, leaving any chopped herbs clinging to chicken.

3. Sauce: In heavy-bottomed, non-stick skillet, heat oil over medium heat; brown chicken on all sides, 5 minutes. Remove chicken to plate.

4. Add onion, carrots and garlic to pan, scraping up any browned bits. Cook, stirring often, for 3 minutes or until softened and veg start to brown.

5. Add chicken broth, gingersnap crumbs and vinegar, stirring to combine. Return chicken and any accumulated juices to pan. Mix in sage and thyme. Cover, reduce heat and simmer for about 15 minutes or until juices run clear when chicken is pierced. Season with pepper or to taste. **THE CANADIAN PRESS/FOODLAND ONTARIO**

Sweet Movember – A charity booster and the reason I met my husband

More than just silly lip hair. Moustache month raises millions worldwide for men's health, but it also introduced me to the love of my life

KRISTEN THOMPSON
kristen.thompson@metronews.ca

Kristen Thompson and husband Dylan showing off their 'staches on their wedding day. JENNIFER MOHER PHOTOGRAPHY

This time every year, I cringe as my husband waffles between growing friendly muttonchops or a pushbroom for Movember.

But I have to remind myself that growing a prickly 'stache is saving and changing lives. And in my case, bringing people together.

In 2007, I hadn't even heard of the Movember campaign — which raises money and awareness for men's health — and I was tasked with writing a story about this quirky fundraiser's first official year in Canada.

A colleague happened to have a friend taking part in Movember, so he passed along his name and contact and I called him up.

That brief interview sparked a friendship that turned into a romance that, four years and four Movembers later, led us down the aisle.

We didn't forget the importance of Movember at our wedding this year, writing a "how we met" story in our wedding program that begins: "It all started with a hairy upper lip."

Wedding guests were also given moustaches on sticks for photo hilarity.

Quote

"It all started with a hairy upper lip."

Since we met, Movember has grown into an international movement that's had nearly two million participants in dozens of countries around the world.

Last year alone, Mo Bros and Mo Sistas raised $125.7 million for the cause, and helped bring greater awareness to male participants about the health risks they face.

I admit it, I could do without a month of bristly kisses. I prefer seeing the Tom Selleck ON Tom Selleck. But really, it's worth it when I think about the fact that I only have to live through a month with his moustache, but get a lifetime with Dylan.

The facts

Movember started in Melbourne, Australia in 2003 with 30 participants.

North American launch. The campaign officially got going in Canada, the U.S. and the U.K. in 2007.

What it has become. In 2011, more than 854,000 people in 14 countries took part in the campaign, where it officially obtained charity status in Canada. Last year alone it raised $125 million and helped bring awareness about men's health risks

Don't let your teen get caught in a stock market downdraft

Alison on Money. It's RESP reorganization time

YOUR MONEY
Alison Griffiths
money@metronews.ca

With many RESP portfolios performing poorly, now is a good time to re-organize post-secondary savings. ISTOCK IMAGES

If you have a teen with an RESP and a post-secondary goal, the last thing you want is for tuition time to arrive just as the college account sinks by 30 or 40 per cent.

That's exactly what happened to many parents in 2008 and 2009 when the financial crisis hit and equity-heavy RESPs were slammed.

With tremendous uncertainty in world markets and many RESP portfolios performing poorly, there's never been a better time to re-organize those post-secondary savings.

The basic rule is this: Once a child reaches 13, all new RESP contributions should be put into cash investments — basically high interest savings or short-term GICs. Forget money market mutual funds as fees eat up any return.

Next, start selling 10 to 20 per cent of existing stock market investments — usually equity mutual funds or exchange-traded funds (ETFs). Do this annually or, if your trading fees are low — $6.95 to $9.95 — you can sell investments three or four times a year to reach that 10 to 20 per cent.

If the RESP is at a discount brokerage, there may be no trading fee to sell units of the bank's own mutual funds, but there may be for funds offered by other providers. Also, if you have been convinced to buy mutual funds with deferred sales charges (DSC), then there may be sales commissions to pay on units sold within six years of purchase.

Heads up for parents of younger children! Don't buy mutual funds with DSC fees attached. There are plenty of no-load funds out there that won't cost you anything to sell beyond, possibly, a trading fee.

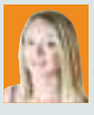
If you follow my plan, by the time your teen is ready to head off to post-secondary studies, most of the investments will be in cash. Yes, you might miss out on a big stock market run-up. However, it is far better to forfeit some gains than to be forced to rely on a line of credit to pay tuition because the RESP portfolio, still loaded up with equities, is in the tank.

In numbers

7

In the past 25 years there have been seven significant stock market declines and many smaller ones.

What happened to your nest-egg goal?



FUN AND FRUGAL
Lesley Scorgie
money@metronews.ca

Are you looking back at your 2012 financial goals with a guilt-ridden pain in your stomach? Don't fret. If you want to end 2012 with a plan to really kick-start your net worth growth, read on.

To grow your bottom line, you must reduce debt and build assets.

Step 1
Know where you stand financially so that you can create a plan to grow your bottom line.
When you get home tonight, download your favourite net worth tracking tool to determine what you own and owe.

All major banks have free online calculators, but if you want to build your own, simply total up your assets and subtract your liabilities.

If you get lost, go through your stack of mail and pull out all your financial statements.

Step 2
This week, set a realistic net worth goal for the remainder of 2012, 2013 and 2014.

For example, if your current bottom line is negative $1,000, grow it to $500 by year-end, and aim to have $10,000 by 2014.

Step 3
If you don't start tracking your money, you'll lose it, so develop a budget this week.

According to author Dr. Thomas Stanley, the majority of self-made multimillionaires keep meticulous budgets, even though they're rolling in dough. A terrific budgeting website is Mint.com, though you can download other free budgeting tools from any major bank.

Step 4
Next week, review your budget and look for ways to cut back unnecessary expenses. Think about your food and shopping habits and pay attention to the small expenses as they can add up to be quite substantial.

Step 5
Going forward. Before you spend your money on payday, prioritize saving and debt reduction through automatic payments. Sign up for your company's retirement savings plan.

It's not too late to end 2012 with a plan to kick-start your net worth growth. ISTOCK IMAGES

Employers will often contribute free money. If your company doesn't have one, or even if they do and you want to save outside of their plan, sign up for an RRSP and TFSA.

Aim to tuck away 10 to 15 per cent of your salary. If that's too steep, start with less and grow your contributions every six months.

Crush your debt quickly by negotiating the lowest rates with your lenders. Then pay a little extra each month. Even $5 can make a difference.

Step 6
Before Dec. 31, 2012, meet with a qualified financial advisor and develop a plan to achieve your goals.

While building your bottom line, don't put yourself on a financial starvation diet.

You still need to enjoy life and all of its experiences, which often cost money. Take a balanced approach.

Saskatchewan Roughriders linebacker Tyron Brackenridge tackles B.C. Lions slotback Kierrie Johnson during CFL action at Mosaic Stadium on Sept. 29. The Riders can secure third place in the West with either a victory over the Lions on Saturday or an Edmonton loss on Friday. LIAM RICHARDS/THE CANADIAN PRESS FILE

Jockeying for playoff position

CFL. A Riders victory over Lions would secure third in West

It looks like the Hamilton Tiger-Cats will need all nine of their lives to make the CFL playoffs.

Despite owning a 6-11 record the Ticats remain in playoff contention in the East Division, but barely. Hamilton must beat the Argonauts in Toronto on Thursday, then have the Calgary Stampeders defeat the Edmonton Eskimos on Friday to make the CFL post-season for the fourth straight year.

But either a loss to Toronto or an Edmonton victory will squash Hamilton's post-season aspirations.

The Ticats did their part with a 28-18 home win over Winnipeg on Saturday. They then got a huge helping hand from the Montreal Alouettes, who beat Edmonton 27-25 on Sunday.

The Eskimos could've clinched a playoff spot with a win and thus eliminated Hamilton from post-season consideration. The Ticats ended Winnipeg's playoff hopes with their victory.

Toronto became the latest CFL team to punch its playoff ticket, clinching second in the East Division with a 31-26 road win over the Saskatchewan Roughriders on Saturday night. The Argos will host the conference semifinal Nov. 11 — their first home playoff date since '07 — but won't know who they'll face until this weekend.

Saskatchewan can secure third in the West with either an Edmonton loss or a season-ending victory over B.C. on Saturday night. The good news for the Riders is the Lions have already cemented top spot in the conference, but the defending Grey Cup champions lost a lopsided 41-21 decision to Calgary on Friday night and undoubtedly want to head into the playoffs on a more positive note.

Should Saskatchewan and Edmonton finish tied, the Eskimos would get third in the West after winning the season series 2-1. The Riders would then assume third in the East and travel to Toronto to open the playoffs.

There's a sense of irony that quarterback Kevin Glenn could have a hand in Hamilton's playoff bid. The 33-year-old Detroit native spent three seasons with the Ticats before going to Calgary in the deal that brought Henry Burris to Steeltown last off-season.

Glenn led Calgary (11-6) to 10 of its wins and second in the West after assuming the starter's job when Drew Tate suffered a shoulder injury in July. Tate has fully recovered and Stampeders coach John Hufnagel wants both quarterbacks to play against Edmonton before deciding upon a playoff starter.

Calgary running back Jon Cornish will have a shot at making CFL history in that game. The native of New Westminster, B.C., leads the league in rushing with 1,388 and only needs 50 yards to become the league's top-rushing Canadian in a single season.

Norm Kwong currently holds the mark of 1,437 yards. If Cornish finishes the season as the CFL's top rusher, he'll be the first Canadian to do so since Ottawa's Orville Lee in 1988. THE CANADIAN PRESS

One-game ban

Argos' Isaac suspended

The third time proved very unlucky for Toronto Argonauts linebacker Brandon Isaac.

The CFL slapped Isaac with a one-game suspension Monday for delivering a helmet-to-helmet hit on Saskatchewan Roughriders quarterback Darian Durant on Saturday night.

Isaac wasn't penalized on the play.

This marks the third time the CFL has disciplined Isaac this season.

He was fined both previous times for an illegal hit on Calgary Stampeders tailback Jon Cornish and a helmet-to-helmet blow against Winnipeg quarterback Buck Pierce.

THE CANADIAN PRESS

WHL

Blades ready for clash with Pats

The Regina Pats and the Saskatoon Blades will battle in Regina on Tuesday.

Both teams are looking to correct their sluggish starts to this season.

The Blades are 3-7 in their last 10 games and are currently sitting at the bottom of the East Division.

The Pats are 4-5-1 in their last 10, having just dropped two games on the road and are ranked second last in the East.

The puck drops at the Brandt Centre at 7 p.m.

METRO

NHL

Winter Classic expected to be axed by Friday

The Winter Classic is next on the chopping block.

Barring unexpected progress in the NHL's labour talks this week, the league's signature Jan. 1 event will follow the 326 regular-season games already wiped from the schedule. The formal cancellation is expected to be made by Friday, according to a source, just ahead of a deadline built into the NHL's contract with the University of Michigan.

This season's Winter Classic between the Toronto Maple Leafs and Detroit Red Wings was billed as the biggest in the event's six-year history. Organizers were expecting a crowd that would eclipse the world record of 104,173 who attended the "Big Chill" NCAA game at the University of Michigan in 2010.

Brian Cooper, the president and CEO of S&E Sponsorship Group, which represents a number of corporate clients who do business with the NHL, estimated this season's event was poised to generate about $3 million in corporate sponsorships, not to mention revenue lost from ticket and merchandise sales that are unmatched on any other single day during the NHL season.

THE CANADIAN PRESS

MLB

"We had a great run. We just got cold at the wrong time."

Detroit relief pitcher Phil Coke on Monday, after his Tigers were swept out of the World Series by the San Francisco Giants, who won 4-3 in the 10th inning on Sunday night.

Horoscopes

♈ Aries
March 21 - April 20
You will make your needs and desires known with ease today. Partners and colleagues will "get it" instantly, not least because you have such a straightforward way of expressing yourself. Try not to be rude though.

♉ Taurus
April 21 - May 21
Others will do your bidding with no questions asked. With the Sun and Pluto on good terms, you have that imperious air that compels people to do what you say. Whether it's good for you, or them, is another matter.

♊ Gemini
May 22 - June 21
Push your suspicions to one side and learn to trust the people you work and do business with. If you hesitate or hedge your bets, you may look back later and mentally kick yourself for being so timid.

♋ Cancer
June 22 - July 23
Good news of one sort or another will come your way over the next 24 hours. Most likely it will have something to do with a long-term creative project or an affair of the heart — or maybe both.

♌ Leo
July 24 - Aug. 23
You won't have to make much of an effort today — the world will come to you. Everything seems to be happening at just the right time and in just the right way. Make the most of this lucky streak.

♍ Virgo
Aug. 24 - Sept. 23
Before you allow yourself to get annoyed with someone, make sure you have heard them right and make sure you understand what they are trying to say. It could be your own understanding that is at fault.

♎ Libra
Sept. 24 - Oct. 23
Today's Sun-Pluto link is good for family and financial matters, and if you act quickly and decisively you will make some kind of breakthrough. Don't sit back and wait for things to happen. Go out and make them happen.

♏ Scorpio
Oct. 24 - Nov. 22
This is a great time for getting things done, and a great time for travelling and socializing too. If you have been daydreaming about making an escape, this could be the day when you do it for real.

♐ Sagittarius
Nov. 23 - Dec. 21
Your fortunes will change for the better over the next few days but there is no point trying to rush things. The Sun in the most sensitive area of your chart indicates you will achieve more by doing less.

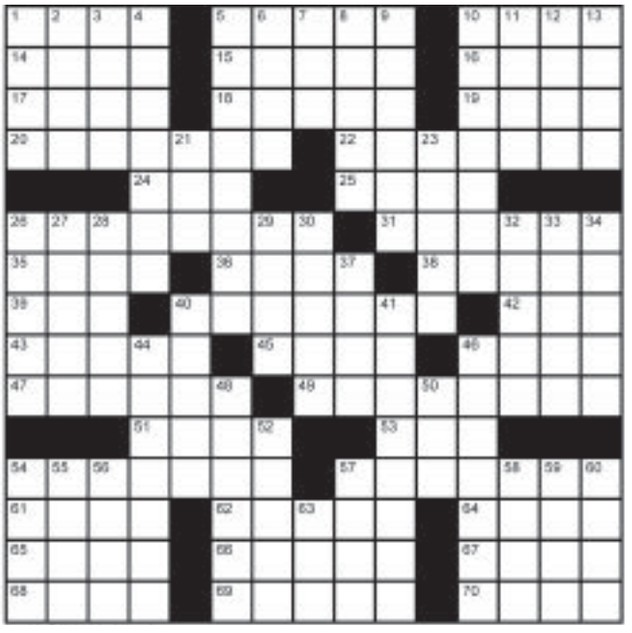
♑ Capricorn
Dec. 22 - Jan. 20
Pluto in your birth sign makes you ultra ambitious but today's link to the Sun means you need to let those you are working alongside make more of an input. They've got some good ideas too you know.

♒ Aquarius
Jan. 21 - Feb. 19
Quality is always more important than quantity, so slow down a bit and focus on the one thing you are really good at. You don't have to do everything to be a success. Identify your niche.

♓ Pisces
Feb. 20 - March 20
The cosmic picture is so favourable at the moment that you have every reason to believe that life will just keep on getting better. Today's Sun-Pluto link urges you to be more dynamic. Take what it is you desire. **SALLY BROMPTON**

Miscellany

BY MICHAEL WIESENBERG



Across
1. ___ Scotia
5. Slurpees' competitors
10. Carriage horse's pace
14. Figure skater's leap
15. Engine supercharger, for short
16. Arranges crookedly, as a prizefight
17. Albanian neighbour
18. Distribute, as confetti
19. Southern California's best-known university, for short
20. Rabbit ears, e.g.
22. Third-largest municipality in 4-Down (2 wds.)
24. Kanga's child in the Winnie-the-Pooh books
25. Elm or oak
26. Come ___: go to pieces, behaviourally
31. Discolors
35. "And ___ word from our sponsor" (2 wds.)
36. Bird feeder food
38. Bad news for a taxpayer
39. Island: Fr.
40. R.B. ___: 11th Prime Minister (1930-35)
42. Big event for a dot-com: initialism
43. Like a wave, sometimes (when overwhelming)
45. Fly high
46. Lion's bellow
47. Having good placement in a race or tournament
49. Member of a Montréal CFL team
51. ___ Krishna
53. 1960s counterculture hallucinogen
54. Firmly fastened, like the seams on Levis
57. Hubbub
61. Hertz Rent-_-___
62. "It's ___!": phrase of confirmation for an assignation (2 wds.)
64. Canada's largest petrol company
65. Ontario-born *Scream* star Campbell
66. *The ___ of Anne Frank*
67. In addition
68. Alumnus, for short
69. Circus animals that balance balls
70. Legal wrongdoing

Down
1. US space gp.
2. Yoked beasts
3. Green: Fr.
4. "Wild Rose Country" province
5. Defeatist declaration (3 wds.)
6. ___ deal: reach an agreement (2 wds.)
7. Flub
8. TV movie critic Roger
9. Farmers, when they strew seeds
10. 15th PM (1980-84)
11. Asian staple grain
12. Stare at
13. Pre-1917 Russian leader
21. And not
23. Coup _'___: political rebellion
26. Apartments
27. "It's the truth!" (2 wds.)
28. Stockholm native
29. Religious sisters
30. Columbus's birthplace
32. Numskull
33. ___ your heels: bite on like a puppy (2 wds.)
34. Emporium
37. Blue shade
40. Sheep's cry
41. Streetcars
44. Stuck (to)
46. Beef or lamb, but not pork (2 wds.)
48. Expects the worst
50. Can. neighbour
52. Murphy of *48 HRS.*
54. Resounded
55. Baker's frosting tool
56. "___-voom!"
57. Bottom-row PC key
58. Norway's capital
59. Soviet Union: initialism
60. Cheer (for)
63. Small battery

Yesterday's Crossword

What's online

See today's answers at metronews.ca/answers.

Sudoku

How to play
Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved. You solve the puzzle with reasoning and logic.

		9		3		1	6	
7	5		1				3	
		2			6			
		3		9				
1		8				7		4
				2		3		
			6			2		
	6				2		9	3
	7	1		4		5		

Yesterday's Sudoku

9	4	2	6	7	1	3	5	8
6	1	7	8	5	3	4	2	9
3	5	8	4	9	2	7	1	6
5	9	4	1	2	8	6	3	7
1	8	3	7	6	4	5	9	2
2	7	6	5	3	9	1	8	4
7	2	9	3	1	6	8	4	5
4	3	5	2	8	7	9	6	1
8	6	1	9	4	5	2	7	3

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